

Develop skills

Young Women General President Margaret D. Nacauld spoke Sunday night

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Offensive line play

UTEP gave BYU a free football lesson this weekend.

Page 9

Viva Morrissey

The English music star's Friday concert at Saltair was a performance and Halloween to remember.

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The Daily Universe

BRIGHAM YOUNG UNIVERSITY

PROVO, UTAH

VOL. 51 ISSUE 46

Too much, too soon

By KRISTE DUKE
Universe Staff Writer

half of BYU's graduates with them some form of student loan debt when they graduate.

average debt of these graduates is \$10,000, said Steve Olsen, federal financial aid coordinator at the BYU Financial Aid Office.

According to a survey of 2,500 students nationwide, college graduates are in debt themselves into twice as much as they did six years ago.

The survey, conducted by Nellie Mae Financial, a non-profit loan provider based in Boston, Mass., found the average student graduate in 1997 has accumulated \$10,000 in debt, as compared to \$5,000 in 1991.

One reason for this increase is that the cost of college has been a 25 percent increase in costs across the nation, according to an Associated Press article in the Deseret News on Oct. 23.

Another reason cited is that less financial aid is given out in the form of grants than before.

For example, in 1981-82, grants accounted for 34.6 percent of all financial aid. In the 1995-96 school year, grants accounted for 39.7 percent while loans increased to 58.9 percent, the report said.

Financial aid has been noticed at BYU. "We've seen an increase in borrowing," Olsen said.

But Congress made it easier to get financial aid by offering unsubsidized loans, which are not need-based, contributing to the increase in borrowing, Olsen said.

Financial aid is popular and generally good for paying for college, can be troublesome without the proper preparation. "Students who are in need of financial aid at BYU are encouraged to look at all sources of aid, not just financial aid," Olsen said.

In 1997, the Utah student loan program processed 53,000 loans for about \$190 million, according to the Deseret News article.

Although Utahns are the least likely to default on their loans, financial aid officers are concerned about those students who are taking out loans unwisely and unnecessarily.

The government requires that every student attend an educational entrance counseling session before they get their first disbursement of their loan. In these counseling sessions students are given instructions on the loans, and the repayment of them.

Interest can be confusing to students. Knowing how interest is dealt with on student loans can help students save money.

A Stafford Loan is one type of federal loan that is available through BYU. The loans are through private lenders, but applied for through a federal agency.

Two kinds of Stafford Loans are available. A subsidized loan is awarded on the basis of financial need. The government subsidizes the loan by paying for the interest before you begin repaying the loan, generally six months after graduation.

With unsubsidized loans, you can either pay the interest as it accumulates, or allow it to gather until you begin repayment.

If you wait to pay the interest, it will be added to the amount of your loan and additional interest will be based on the higher amount.

If you choose to pay the interest as it accumulates, you'll repay less in the long run, according to the United States Department of Education web-page about student loans.

Interest on loans can fluctuate from year to year, but will not exceed more than 8.25 percent, according to the

U.S. Department of Education.

If the loan is less than \$5,000, the student has five years in which to repay. For loans totaling over \$5,000, the borrower is given 10 years.

For example, at 8.25 percent interest, a \$12,000 loan—the average debt of a BYU student—will take ten years at \$147 per month to repay.

Interest adds up. At this rate, a \$12,000 loan will end up costing close to \$17,000.

Students should take into account their future income when planning to take out a loan.

The Nellie Mae study found that some graduates are working outside their fields to make enough money to pay debts.

"The students who hurt the most are those who went to higher cost institutions and studied fields that haven't given them the kinds of wages they need," said Diane Saunders, Nellie Mae's vice president of public affairs in the Oct. 23 Deseret News article.

Amounts that students can borrow are limited by the federal government. The amounts increase after the completion of each year of study.

To help students avoid borrowing more than they need, the Financial Aid Office has put together a workbook to help students plan financially for college.

"Creating a Financial Path to Graduation" helps students map out their college funding for the entire four years. It includes worksheets on calculating costs, resources, and finding a personal debt limit, which is based on a student's future ability to make loan payments.

The booklet is available from the Financial Aid office in A-41 ASB.

Interest really adds up. For example, at 8.25 percent interest, a \$12,000 loan—the average amount for BYU students in debt—will take 10 years at \$147 a month to repay



Illustration by John Lepinski

Getting HOPE tax credit may depend on deadline for Winter tuition

By KATRINA I. GULSTAD
Universe Staff Writer

President Clinton signed a Taxpayer Relief Act Aug. 5 touted to be a major relief to middle-class families, but experts question how much "relief" it will actually bring.

The bill was part of the budget agreement focusing on spending cuts and education. Among the most noted tax cuts it created were the HOPE and Lifetime Learning tax credits.

The HOPE and Lifetime Learning credits allow a student or his or her parents to directly subtract up to \$1,000 from owed taxes. HOPE credits are available for students in their first two years of college, while Lifetime Learning credits have no year restriction.

In announcing this summer's agreement, which cuts spending by \$270 billion over the next five years and offers educational tax cuts like HOPE, President Clinton said, "We have put America's fiscal house in order. Above all, we have invested in education, America's most important priority."

But thanks to an IRS provision called the Alternative Minimum Tax group, the middle-class tax cuts may be burden, not less, the financial load of those who qualify for them.

The AMT was developed to ensure that wealthier citizens do not escape paying higher income taxes. Under current law, most middle-class families have avoided the AMT group, but with the addition of tax credits like HOPE, millions of middle-class families may be thrust into the AMT.

HOPE tax credits are phased out for families with an average gross income of between \$80,000 and \$100,000, and for individuals with aggregate gross incomes between \$40,000 and \$50,000. That means if you are married and fall within that group, you will lose \$75 of HOPE credit for every additional \$1,000 you make thereby raising your marginal tax rate

HOPE page 2

Experts differ over effects of El Nino

By KRISTE DUKE
Universe Staff Writer

El Nino is all over the news, and affecting weather all over the world. But what exactly is it?

During an El Nino year, warm water is usually found in the west and shifts to the eastern portion of the Pacific.

This shift is caused by natural changes in atmospheric pressure and movements along the equator in the Pacific.

Eastward-blowing trade winds usually allow the warm water to stay located near Australia to the eastward to western South America.

When warm air carries warm water, changing weather patterns are created.

El Nino then is basically an exaggeration of the normal seasonal shift.

American fishermen were first noticing the warmer water. They generally occurred near the coasts, they named it El Nino, or The Little One.

El Nino usually occurs every two to three years, but for some reason El Ninos have been in place for the last 10 years.

Some scientists attribute this to global warming.

In 1997, 1998 is already the second warmest year ever, so we could see a record," said David Palmer, an El Nino tracker at Britain's Meteorological Office in the May 31 issue of the New Scientist.

The magnitude and severity of the drought is related to the water's temperature. Some weather experts have predicted 1997-98 El Nino could bring the first El Nino in 150 years.

In August, water off the coast of South America was about 9 degrees Celsius above normal. This was unusual because it was during the height of

the 1982-83 El Nino, according to the Climate Prediction Center.

El Nino can also bring good news, depending on what part of the world you live in. Because of the shift in the warmer weather, El Nino has called into question earlier forecasts of an unusually active Atlantic hurricane season, according to a New York Times article dated Aug. 26.

Rain follows the warm water as a

Oceanic and Atmospheric Administration.

Forecasters are predicting abnormally high rainfall this winter in California and the entire southern United States, according to a New York Times article on Aug. 26.

"This doesn't mean we're going to have floods, this doesn't mean California is going to fall into the ocean," said Vernon E. Kousky, a

the winter months, but started to show early this year.

For example, the Indonesian summer was drier than normal. Fires that are intentionally started to clear rain forests, burned out of control because El Nino delayed the usual rain. Heavy rains fell this summer in Chile with two downpours giving the country almost its moisture quota for an entire year.

Secondary signs of El Nino have already appeared near North America with warm water fish migrating north and the onset of Hurricane Linda off the coast of Mexico in September.

Scientists at NASA's Jet Propulsion Laboratory in Pasadena have detected a large buildup of water vapor in the atmosphere, which could contribute to winter storms, according to an Associated Press story Sept. 16.

Authorities gathered in Santa Monica, Calif., Oct. 14 to prepare for El Nino and its effect on the United States. Vice President Gore attended with 300 local and federal officials.

The expected storm, with its accompanying heavy rains, could bring flooding to California and other western states, and with it billions of dollars of destruction.

The last severe El Nino to hit California was in 1982-83, when it cost 160 lives and \$2 billion in damages, said Sen. Barbara Boxer, D-Calif., in a Reuters article on Oct. 14.

Gore said he was told by scientific advisers that the current El Nino could be the "climate event of the century," according to the Associated Press.

Authorities, including the Federal Emergency Management Agency, are gearing up for the fierce winter.

Other phenomenon come in El Nino years.

The 1990 El Nino in the tropical Pacific is being blamed by some scientists for a cholera outbreak in Peru in 1991



Illustration by John Lepinski

consequence of El Nino, bringing increased rainfall to western South America and the southern United States.

In the west Pacific—countries like Australia—drought conditions are expected.

Warm air follows the warm water, causing changes in atmospheric circulation, according to the National

research meteorologist for NOAA in a Deseret News article.

Scientists measure the temperature, currents and winds using a network of buoys along the equator. They began noticing the El Nino conditions in March when temperatures increased at a time when they normally drop.

El Nino generally hits the hardest in

Weather service estimates '97 flooding may top '83-84

By KATELYN HANDY
SHRIBER
Associate News Editor

Utahns had never experienced flooding quite like the spring of 1984. Roads in many cities, such as State Street in Salt Lake City, were completely closed off to vehicles to make way for a 15-foot river, lined with sandbags that channeled the mountain runoff.

That was an El Nino year, and it has been considered the largest recorded this century, according to the National Weather Service. 1997-98 may beat 1983-84 in terms of precipitation, according to maps and statistics available from the National Weather Service.

However, two meteorologists from the National Weather Service in Salt Lake City are telling Utahns that this winter may actually be drier than normal. According to data from the National Weather Services, most news stories have been correct in the assumption that the nation will be affected. This phenomenon, which occurs once every few years, does change normal weather patterns, and Utah should be prepared for atypical weather.

Research from the National Weather Service shows this winter may have similar manifestations to 1983. And if 1983-84 is repeated, then Utah could be severely affected.

Kerry Baum, the emergency preparedness coordinator for BYU, was teaching at the University of Utah during the spring of 1984 when flooding was at its peak.

According to Baum, the snow pack was more than usual, and an early thaw contributed to the flooding. The state was virtually unprepared for all the runoff. In Provo on a Sunday when flooding was at its height, Baum

said church was canceled on campus and students went to 900 East to build a river which swept past the temple.

"In 1983-84 we had more than the normal amount of snow in the mountains. When it got into March and April, the storms kept coming, the amount of snow kept climbing. It got cool when it should have been warming up. Then it warmed up fast and (the snow melted) in a shorter period of time," said Dave Toronto, meteorologist for the Salt Lake City office of the National Weather Service.

Since the magnitude of the 1983 El Nino is being compared to this year's, can we assume that we will get a great amount of precipitation? Toronto said it is difficult to make that assumption.

"We've had others ask the same question. It is easy to equate (the 83 El Nino to this year) because the El Ninos were both strong. But other atmospheric things may change things," Toronto said.

"(But) you can't count on (El Nino affecting Utah). If we get some good storms, there is a good possibility (that there will be flooding), but we will have to wait and see how snow will come off in the springtime," he said.

Toronto said flooding depends on the amount of precipitation, when it melts and how fast it melts.

While Toronto said it was impossible to forecast the amount of precipitation that Utah will receive, he did say there was a greater than 50/50 chance of having above normal precipitation.

"There is 55 percent chance of being wetter than normal," Toronto said.

Peter Wilensky, also a meteorologist for the Weather Service in Salt Lake City, felt that the effects of El Nino are being exaggerated.

EL NINO page 12



News Briefs

Compiled from staff and news service reports

Frat drinkers fined, put on probation

CUMBERLAND, Md. — Seven former and current university students were found guilty Friday of running an illegal fraternity party where a freshman drank himself to death.

The seven pleaded innocent to selling alcohol without a license and were found guilty by Judge J. Frederick Sharer. In return, prosecutors dropped charges of manslaughter and reckless endangerment stemming from the death of John Stinner.

Sharer gave each of the defendants 90-day suspended jail sentences and placed them on five years of probation. They were also fined \$1,000 and ordered to perform 250 hours of community service.

The 20-year-old Stinner, of Glassport, Pa., was found dead in his dormitory room at Frostburg State University on Nov. 9. He had blood-alcohol level of .34, more than three times the legal limit.

Orem man credits survival to miracle

SUNDANCE, Utah — Luis Chavez thinks luck alone doesn't explain why he's alive today.

Chavez was moving equipment into the restaurant before his audition to be a pianist at the resort when he went into cardiac arrest and fell, striking his head. His heart had stopped and he was not breathing.

The 70-year-old Orem musician is sure he would have died, had it not been for two cardiologists dining at the restaurant and Sundance employees trained to use a new, easy-to-use, portable defibrillators.

Luck? Not according to Chavez.

"It can't be luck to have two cardiologists right in front of me and then this guy shows up with a defibrillator they just happened to have on loan ... The help, they were chosen to be there," Chavez said.

When Chavez collapsed, the two cardiologists started CPR, but Chavez didn't respond.

Within four minutes Kenneth Johnson and Brian Martin, both resort employees arrived with the Heartstream ForeRunner portable defibrillator. They shocked Chavez three times, bringing his heart back into rhythm and stabilizing him.

Oxy'd fuel in pumps through Feb. 28

PROVO — Beginning Saturday, Utah Valley motorists were required to use oxygenated fuels under an order from the U.S. Environmental Protection Agency.

The federal agency mandated county drivers to pump the fuel from Nov. 1 through Feb. 28 as part of a program to reduce air pollution. This is the fifth consecutive year an oxygenated fuel period has been imposed.

Utah County gas stations may sell only fuel containing 3.1 percent oxygen during the four-month period. County officials unsuccessfully lobbied the EPA and state Air Quality Board to shorten the season.

Oxygenated gasoline burns more completely than regular gasoline, reducing the amount of carbon monoxide put into the air. Officials believe increasing the oxygen content will further reduce CO emissions, although that is disputed.

Some car owners complain that the gas causes engine trouble.

Carbon monoxide limits generally are exceeded only in the winter when stagnant air tends to trap vehicle tailpipe emissions closer to the ground.

Jury awards \$36.9 million in rollover

ST. LOUIS — Jurors awarded \$36.9 million to a woman who was paralyzed when a friend's Suzuki Samurai rolled over along a state highway in February 1990.

The jury gave Katie Rodriguez \$11.9 million in punitive damages Friday, a day after awarding her \$25 million in compensatory damages against Suzuki Motor Corp. and its American distributor, American Suzuki Motor Corp.

"This has been such a long time ... and the waiting has been horrible," said Ms. Rodriguez, 32, of Crestwood.

The companies said they would appeal.

Ms. Rodriguez was paralyzed from the chest down in the accident.

Debbie Dubis of St. Louis was driving when the Samurai left the roadway, hit the side of a cemetery driveway and rolled over.

Weather

Sunday	Today	Tuesday
High 62 as of Low 34 5 p.m.	Partly cloudy	Partly cloudy
Precipitation	High low 60s Low mid 30s	High low 60s Low mid 30s
Yesterday 0.0"		
Month to date 1.64"		
Season 1.64"		

sources: BYU Geography Dept., The Weather Channel

The Daily Universe

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News
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Advertising
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Scripture of the Day

"And he gave unto them commandments, that they should ... offer the firstlings of their flocks ... And Adam was obedient unto the commandments of the Lord ... And then the angel spake, saying: This thing is a similitude of the Only Begotten ..."

— Moses 5:5, 7

Dan Johnson likes this scripture because "Adam was noble. He obeyed even when he didn't know the purpose of the command." Johnson is a senior from Mesa, Az., majoring applied physics.

HOPE from page 1

from 28 percent to 35.5 percent. And if you have two children in college, the rate goes up to 43 percent.

"This type of tax-bracket weirdness is inevitable whenever Congress and the White House try to target tax relief for a group with incomes below some threshold, since the relief must be phased out for people with higher incomes," wrote David R. Henderson, a research fellow at Hoover Institution, in *Fortune* magazine.

Though the benefits of HOPE and Lifetime Learning credits have been questioned, many educators have called it breakthrough legislation. Department of Education Secretary Richard W. Riley described the plan as "smart tax policy and smart education policy for the 21st century."

The HOPE credit becomes effective for qualified expenses paid after Dec. 31, 1997 for academic periods that begin after that date. Rather than reduce the family's taxable income, the tax credits are subtracted directly from the tax a family owes. "Qualified expenses" include tuition and class fees — not books supplies or health insurance.

A family may claim up to \$1,500 in tax credit a year for each eligible dependent, for up to two years. Independent students may claim for themselves if they have not been convicted of a Federal or State felony drug offense before the end of the tax year in which the academic period ends.

To qualify, the taxpayer must report the amount of tuition and fees paid as well as any scholarships, grants and untaxed income used to pay the tuition and fees. However, it is not yet clear how schools will verify this

information. Current law specifies that the schools still supply this information in a form of a "return" to both the students and to the IRS.

"As far as BYU is concerned, we are aware of this and are looking into provisions, but no decision has been made yet as to exactly how it will be handled," said John N. Gardner, manager of BYU's tax and restricted accounting. More will be known after the Treasury Department issues regulations to implement this law, he said.

Gardner said University Financial Services is looking into how to let students take advantage of HOPE

credit. He said it is not yet known if provisions will be made to allow students to pay their Winter semester tuition after the Jan. 1 starting date. Though Winter classes begin after Jan. 1, taxpayers who pay tuition and fees before that date will not be eligible for the first year of HOPE credit. Because HOPE credit is only available to first and second-year students, the Lifetime Learning credit was also established. Both undergraduate and graduate students can use lifetime credit, as well as those being educated to acquire or to improve job skills.

The Lifetime Learning tax credit

takes effect June 30, 1998, and is limited to 20 percent of eligible tuition and fees up to a lifetime maximum of \$1,000. A taxpayer may claim both the HOPE credit and the Lifetime Learning credit for the same student in the same year.

A family can, however, claim HOPE credit, a Lifetime Learning credit and an exclusion from income for certain distributions of qualified state tuition program or education IRAs as long as the student is not used for more than one year and the family stays within the Lifetime Learning maximum.

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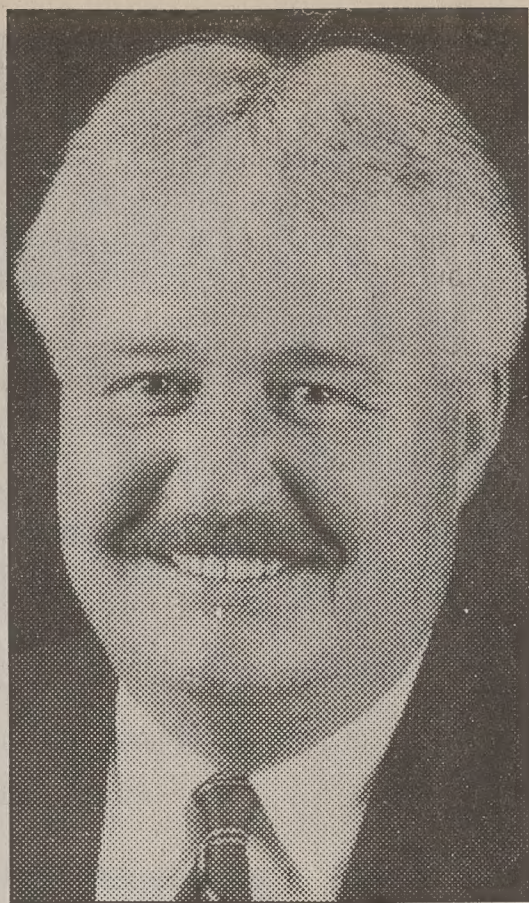
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CINDY RICHARDS



RUSSELL PHILLIPS

Improving infrastructure is key

By ROMAN HILDEBRANDT
Universe Staff Writer

Southwest district Provo City Council candidate, Russell L. Phillips, is focused on easing the city's growing pains.

"From our standpoint, we see the biggest problem or issue (as) growth," Phillips said.

Phillips thinks the city council has put some effort into preparing for new construction in Provo as new residents continue to move into the area, but he feels much more needs to be done.

Phillips thinks the next year will be critical to the city because the growth will be substantial and will set the stage for many more years of expansion.

"This issue is very important to us in the southwest because we have the only 'open space' in Provo. Everything is moving out this way."

The planning stage is where Phillips believes he can serve Provo the best. Public safety and traffic will receive

the most attention from the would-be council member. Public safety, which includes more police and firefighters, needs to expand to protect and serve new and established residents of Provo, according to Phillips.

As for Provo's congested streets and roads, Phillips has set a goal to study the flow of traffic and create a plan to improve the flow of an ever increasing number of cars.

"The corridors and arteries in the city need to be planned so that they will bring traffic to the freeway and other major roads more effectively," Phillips said. Other growth problems Phillips wishes to address are the city's utilities.

Sewer systems and electrical services need to be evaluated. Phillips said the council needs to decide what the city should do in order to handle future growth and then create a plan in preparation for it.

"Let the city grow at a rate that will accommodate those plans," Phillips said.

Phillips feels he is qualified to be a

part of Provo's city council in a time of growth because he is skilled in construction and in dealing with expansion in Provo.

The candidate is educated in mechanical engineering and holds professional licenses in interior/exterior construction and in engineering fire sprinkler systems.

Phillips said he would like to apply his experience of running a local construction business to helping Provo improve as it grows.

**Today on KBYU TV
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Provo's main issue: Rapid growth rate

By ROMAN HILDEBRANDT
Universe Staff Writer

Southwest Provo resident Cindy Richards is determined to take the city out of city government.

Richards has been involved for many years in issues that face Provo. "Frankly, 'politics' doesn't appeal to me—but serving

the city is a different story. The main issues that face Provo, according to Richards, stem from the rapid growth the city has experienced in the last few years.

Richards has intensified traffic problems, crime issues, and the need for more parks and schools," Richards said.

Richards has first-hand experience with crime in her own neighborhood. The lack of affordable housing is also on Richards' agenda.

Richards helped to create the Neighborhood Housing Services of Provo. This organization provides low interest loans and other resources to struggling neighborhoods.

Richards believes the solutions to the city's problems are found in working together. "Real solutions are found through working together. The city must improve its relationship

with the citizen."

According to Richards, service on the Provo City Planning Commission has helped her to understand Provo's expansion problems. She said Provo does not need to grow rapidly.

"[Provo] has the luxury of encouraging well-timed, quality developments that will benefit the citizens of Provo. We cannot just react to current situations; we need to anticipate and plan for the future."

Richards is a full-time mother of five and has been a part of many volunteer organizations including the Provo 2000 Task Force, the Provo City Community Development Block Grant Committee and the Utah Valley Regional Medical Center Community Relations Council.

Richards education is in teaching. She holds a B.A. degree in sociology and secondary education.

Richards feels her community service experience and desire to improve Provo makes her the best candidate for the southwest district city council seat.

"There is too much at stake. Provo city government has a greater impact on our citizens' lives than any other level of government. Southwest Provo needs a strong and effective voice," Richards said.

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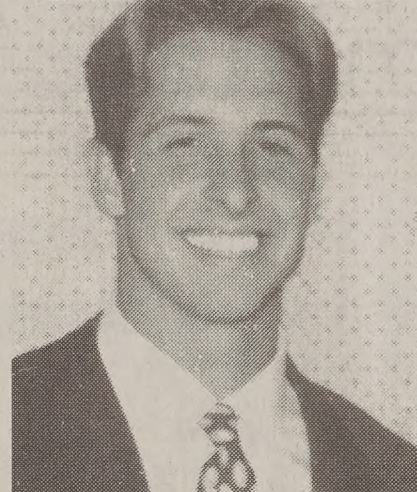
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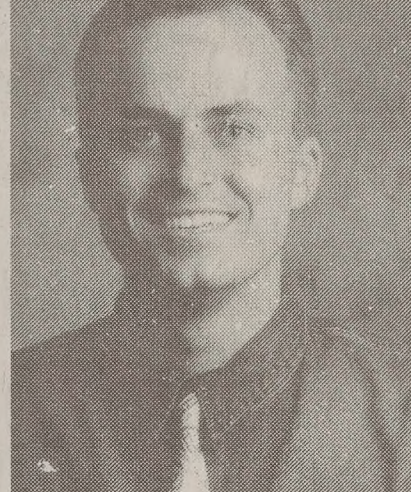
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Nadauld says now time to develop skill

By HILARY ROSS
Universe Staff Writer

Margaret D. Nadauld, Young Women general president, instructed students to develop skills that will help them make the most of their college careers during the CES fireside Sunday night.

"What you spend your time doing is what you are going to become," President Nadauld said. "You must find a way to mesh the goals you have for your life with what you are doing on a daily basis."

To overcome life's unexpected trials, President Nadauld suggested students turn to the Lord for guidance.

"Work hard at the goals you set for yourself. Then the Lord will bless you in your efforts," she said. "The combination of directed work and effort on your part and living close to the Spirit will get you where you really should be."

President Nadauld counseled students to make the most of this time of personal development so there will be no regrets later.

"As you concentrate on developing a wide variety of skills, your life will be



MARGARET NADAULD

forever blessed," she said. "Now is the time to develop some skills that will make an eternal difference to you."

President Nadauld suggested four skills for students to focus on developing. The first is to develop good social skills.

"If you develop good social skills, the trip through life can be smoother," she said.

She suggested students develop the list of social skills found in the scriptures, which include being poor in spirit, meek, merciful, pure in heart and peacemakers.

President Nadauld's second suggestion is to develop some practical skills.

"The joy of living in a happy and productive home environment in the years to come is dependent on the creators of that home," she said.

President Nadauld emphasized the importance of fathers and mothers working together as equal partners. They must work together to teach their children the value of hard work and labor by having children assist in family chores, she said.

The third skill President Nadauld suggested is for students to seek to add refinement by becoming well-rounded in their lives and in their choice of activities.

"There is something in us that is better and finer when exposed to the arts and cultural events," she said.

Finally, President Nadauld suggested student develop spiritual skills by listening to the spirit.

President Nadauld said the spirit is "a sweet, divine gift given to those who seek and patiently wait for the Lord."

In order to better hear the promptings of the spirit, students need to have more reverence in their lives, she said.

President Nadauld suggested students have a place in their lives where they can be nourished and blessed, such as in temples and homes.

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The Headless horseman family

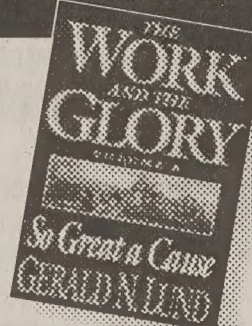
As part of Halloween festivities, someone put pumpkins on the statues outside of the SFLC in 1993. Halloween activities this year included the Monster Mash in the Wilkinson Center sponsored by BYUSA.



File Photo

BOOKS OF THE WEEK

November 3 - November 8



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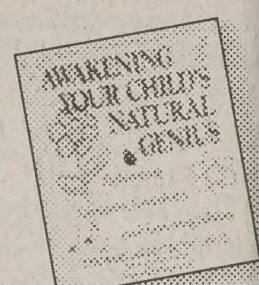
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CAMPUS MYSTERIES

**HARRAH L. OSTLER and
ANNA GHAZNAVI**
Universe Staff Writers

After a hard work and snooping in the right places, we have managed to make some of the secrets of campus not so secret.

THE ROCK
It is not a giant four-square hand-carved rock in front of Joseph Smith statue. It is actually a fake. A fake that says "Purpose" and "Aim." But Alan Parrish, professor of ancient history, said that hand-cut stones were often used as markers or grave markers. If the stone was indicative of the person being buried, said it is one of the ruins.

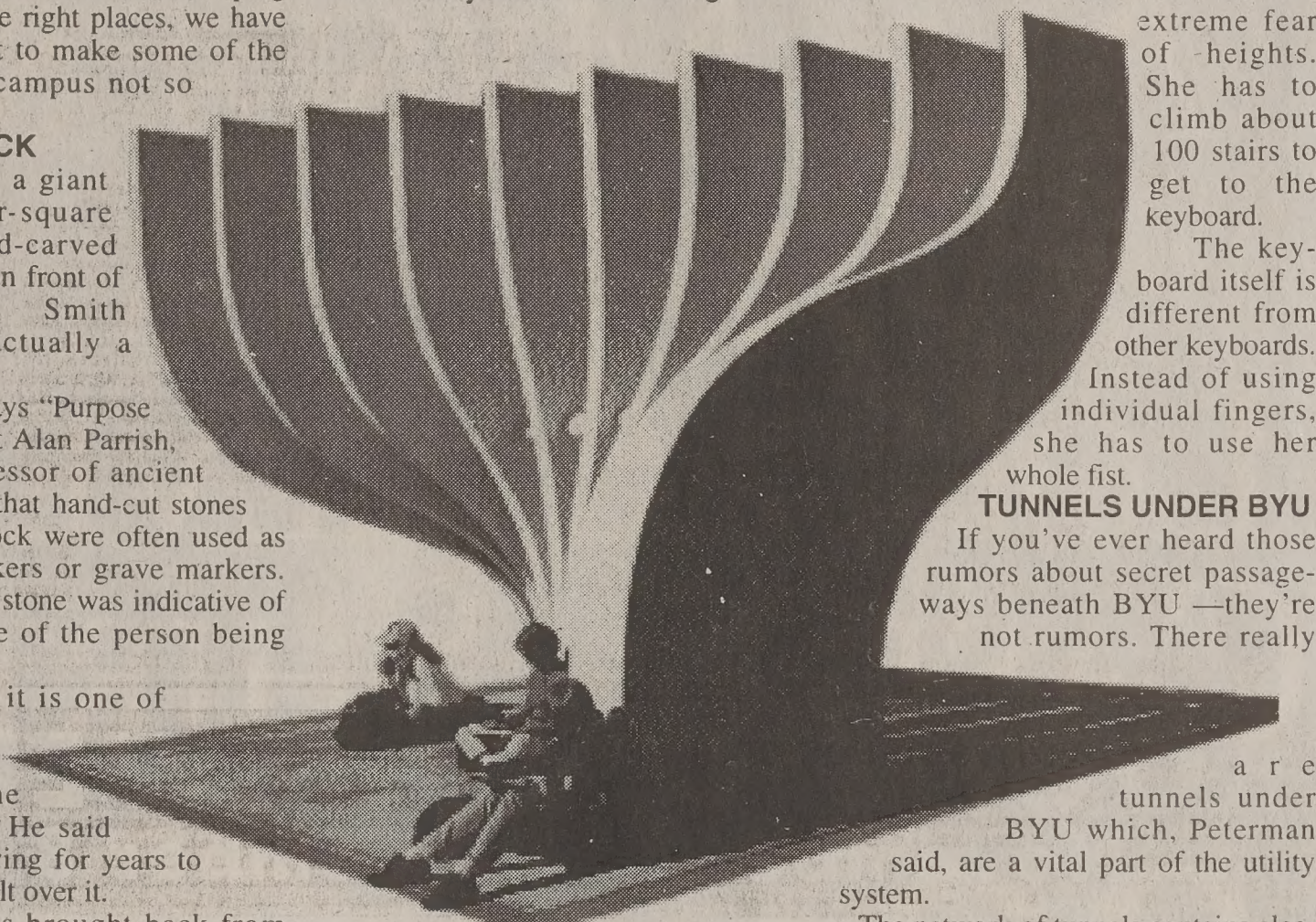
He said that the ruins were often used as markers or grave markers. If the stone was indicative of the person being buried, said it is one of the ruins.

Colorado and Utah and then store them under the stadium. Some bones are encased in plaster. Others still have all the dirt and rock from excavation which take years to clean, George said.

mance from Sierra Vista, Ariz. There are two others who play the noon recitals and three others taking lessons. Glade's biggest challenge in playing the bells is her extreme fear of heights. She has to climb about 100 stairs to get to the keyboard.

The keyboard itself is different from other keyboards. Instead of using individual fingers, she has to use her whole fist.

TUNNELS UNDER BYU
If you've ever heard those rumors about secret passageways beneath BYU—they're not rumors. There really



LIBRARY SENSORS

Phew, you didn't set off the library sensors with your newly purchased books from the bookstore. But why does it click every time you walk through?

It serves two purposes: to count those going in and out so the rugs can be properly changed; and to serve as an assurance that the sensors are working.

People come in weekly to check how the rugs are doing. If you are one of the lucky ones, you get to participate in a weekly survey about which rug you like better: the one in between the sensors, or the one right before it. They look the same to us, but hey, we aren't carpet experts.

BRIGHAM YOUNG STATUE

Contrary to some belief, the statue of Brigham Young in front of the Abraham O. Smoot Administration Building is the same as it always has been.

Some students speculated that at one time it had a beard or that his hand was raised.

Not so. The only beard to have ever graced the statue's face was a courtesy of some shaving cream-wielding students, said Roy Peterman.

BELL TOWER

No, it isn't Quasimodo up in the Carillon Bell Tower.

Mondays and Wednesdays, the noon recital is played by Lisa Glade, a graduate student in music and organ performance from Sierra Vista, Ariz. There are two others who play the noon recitals and three others taking lessons. Glade's biggest challenge in playing the bells is her extreme fear of heights. She has to climb about 100 stairs to get to the keyboard.

The keyboard itself is different from other keyboards. Instead of using individual fingers, she has to use her whole fist.

TUNNELS UNDER BYU
If you've ever heard those rumors about secret passageways beneath BYU—they're not rumors. There really

are tunnels under BYU which, Peterman said, are a vital part of the utility system.

The network of tunnels contains electrical boxes, cables and pipes carrying hot water to heat buildings, said Alvin K. Benson, a professor of geology.

However folks, the tunnels are highly secured and dangerous. So no spelunking!

LOVE
The "LOVE" statue in the sculpture garden, on the south side of the Museum of Art, has been there since the museum opened in 1993, said Sue Thompson, senior registrar of the museum.

The statue, completed in 1973, is polychrome aluminum and is considered pop art.

TREE OF WISDOM
No. It is not the "Tree of Knowledge" or the "Tree of Light" and it has little to do with Lehi's dream—it is really called the "Tree of Wisdom."

The architectural sculpture was built to celebrate BYU's centennial in 1975 as a gift from the senior class. It cost \$21,766.

In the Pre-Construction Era, the statue was located between the Harris Fine Arts Center and the Wilkinson Center; its new home is on the south side of the Kimball Tower.

The roots of the tree go down into the soil for knowledge and the branches reach up and bear the fruits of service, said Frank Nackos, the sculpture's designer.

SWKT PAVEMENT
Now we don't want you all converging on the north doors of the Kimball Tower all at once to jump on the pavement, but if you have ever walked to those doors you have probably noticed the sidewalks sound strange. And not only do they sound hollow, they occasionally shake.

Not to worry, said the BYU grounds crew. The granite pavers outside the Kimball tower are structurally safe; they are on pedestals and there is a drainage system beneath them.

THE JUKEBOX
Bad news folks. The jukebox will not be returning to the new Cougar area; it was on lease and has been replaced by a new music system.

The good news is the new sound system is more sophisticated, said Paul Johnson, the assistant director of dining services.

OPERATORS REPRESENT Y TO THE WORLD
The operator service is a mysteriously omniscient organization that greets you with, "BYU operator."

BYU's operators answer call after call, assisting people all over the world with all types of questions.

Operators also have a help screen to find answers to frequently asked questions. According to the need, other information is put into the database, said Louise Hatch, chief operator.

Some times people will call wanting a person's phone number with only a first name. That is not enough information.

For those who want to get someone's phone number, they must know the last name of the person. That is the only way the databases will search, Voorheis said.

Operators are not to give out information not provided to them officially in the databases, help screen, white board, bulletin board and daily instructions," Voorheis said. This avoids complaints that arise when one operator personally knows of something that other operators do not.

They are not allowed to give out parking or test information. This information should be obtained from the BYU Traffic Enforcement or the Testing Center, respectively, Voorheis said.

Students who need to change the information in the operators' computers need to call the registration office. The operators' databases are directly downloaded from the registration computers. When students

do not inform the registration office of their new phone number, the information on the operators' screens is incorrect.

Operators must read the Daily Universe, the policy handbook and other information posted on bulletin boards. This way, the service they provide will be efficient, accurate and current, Mallory said.

Because of their efficiency, BYU operators will still be accessible in a crisis. The computers not only have a hard drive back-up to protect against crashing, but there is also a generator that will turn on in the event of a power outage.

BYU information is open from 6 a.m. to 1 a.m. every day except Sunday.

If a student wishes to have their number permanently unlisted, they need to go to the registration office and fill out some papers. If there is an emergency situation, that student should also call BYU information for further instruction.

Those interested in applying to be an operator, see the receptionist in 310 SFLC. Currently, there are 38 student operators employed.

"They're wonderful—very close-knit," Hatch said.

Training takes 20 hours where operators learn office policies and how to deal with callers, Hatch said.

Operators are required to memorize certain names and titles. The operators play memory games where they were given the four digit extension and have had to know what department it is, Voorheis said. This promotes accuracy and speed.

"New telephone operators must be on campus for training one to two weeks prior to the beginning of the semester," Voorheis said. "This cuts their vacation short and causes them housing and other logistical problems which other student employees avoid. However, 8-INFO would not provide a quality service without this training."

'Information please'

Operators represent Y to the world

By **SARAH L. OSTLER**
Universe Staff Writer

To most students, the BYU operator service is a mysteriously omniscient organization that greets you with, "BYU operator."

BYU's operators answer call after call, assisting people all over the world with all types of questions.

"Some high level dignitaries have called them," said Ferrell Mallory, director of telecommunication services. Operators are taught that whether it is the prophet, someone's mother or someone from another country, at that moment, the operator's voice is BYU's representative.

People call BYU information for questions about BYU as well as policies of The Church of Jesus Christ of Latter-day Saints.

"Operators are asked thousands of questions each day," said Wayne Voorheis, manager of telephone services. Most of the requests are for phone numbers.

"I use 8-INFO to get girls' phone numbers," said Thor Christensen, a junior majoring in economics, from South Jordan.

Each year, operators handle about 1.8 million calls. Each day, they take anywhere from 80 to 100 calls an hour. About 200 calls are received when there is a snowstorm, death or other emergency. On the first day of school they had more than 11,000 calls, Voorheis said.

Christensen said he has called

the operator to ask when he was supposed to register. He then talked to the operator for a while about how they liked their job.

Operators will spend time talking or answering dumb questions only when they are not busy. They do not know the answers to every question, though, Voorheis said. When they do not know it, they try to find the information for the next time they are asked, Voorheis said.

The purpose is to answer specific questions about campus.

"Certain operators have the assignment to gather information for the bulletin boards at each operator station. All operators are alert to events/activities, particularly on campus, which may be of interest to callers," Voorheis said.

Operators also have a help screen to find answers to frequently asked questions. According to the need, other information is put into the database, said Louise Hatch, chief operator.

Some times people will call wanting a person's phone number with only a first name. That is not enough information.

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DUMB QUESTIONS ASKED TO BYU OPERATORS

1. What is the square footage of DT?
2. What is the name of the Lone Rangers horse?
3. Where are the best secluded spots for parking?



4. Is the lady who fell down yesterday OK?
5. How many pounds of salt are used to melt the ice on BYU sidewalks each year?
6. How many trees are there on campus?

For news beyond the Universe,
See newsnet.byu.edu

FARMS joins Y community, furthers research chances

By **RAY HAMMOND**
Universe Staff Writer

A new addition — FARMS. The new Gordon B. Hinckley and the Board of Trustees formally invited the organization for Ancient Research and Studies, to become part of BYU. The announcement was officially made in the October FARMS letter. FARMS President Noel Reynolds said that the merger of the organizations has been in the works for some time.

Reynolds made the merger one of the first priorities of his new organization," Reynolds said.

FARMS was organized 18 years ago in Los Angeles as an organization dedicated to the research of Book of Mormon subjects. When founder John W. Welch was hired to work at the J. Reuben Clark Law School, FARMS moved with him and was headquartered in the JRCB. Fifteen years later, FARMS occupies three floors on the south hillside of campus and is for BYU students and

bolstering members who might be wavering," President Hinckley said.

The merger is designed to benefit both BYU and FARMS.

"Credit for FARMS accomplishments can now be more clearly assigned to the university," Reynolds said.

BYU students and faculty will have greater access to FARMS research material as the two institutions are integrated. Students of ancient scripture research will be able to involve themselves with FARMS for internships and graduation credit.

Reynolds said that FARMS will enjoy unscrutinized access to BYU services such as mail, delivery and classroom space. BYU will also provide partial support to FARMS, but it will only be part.

"We will continue to be supported by friends in the LDS community and income from the sale of books and other materials," Reynolds said.

One thing that won't change as a result of the merger is the focus of FARMS research. Reynolds said that FARMS will not take on any teaching or curricular responsibilities.

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Morrissey pleases Saltair crowd with poetic, moody music

By JAMES SPEAR
City Editor

Morrissey's energetic performance at Saltair made Friday a Halloween to remember.

Dressed to kill in slick retro '50s garb, hair perfect, arms flailing and a set of songs covering the span of his musical career, Morrissey gave the crowd exactly what they were expecting.

Saltair lent itself to the whole mood: dusty floors, the odor of rotting brine outside and absolutely no seating for an eager crowd of 2000 devout fans. Morrissey draws energy from environments like this. For two and a half hours a group of strangers were united and delighted by the musings of Morrissey.

For years, Morrissey sang for a

Manchester, England based band, The Smiths. Near the end of 1987 the group broke up to pursue other projects and thus began Morrissey's successful solo career.

Often criticized for his strange choice of lyrical content, Morrissey is thought of by many as a very depressed fellow. But his fans, myself included, love his music for that very same reason. The stories he tells are thought-out poems of tragedy, irony and life. I won't call him another Shakespeare or even an Oscar Wilde, but the whole-body devotion that he lends to every song leaves you feeling glad somebody else feels the same way you do, or just glad your life isn't so bad. Either way, it's comforting.

Chicago-based group Smoking Popes warmed up the crowd with some thick, loud and original tunes.

But the real memorable song from their set was a remake of a song from the film "Willy Wonka and the Chocolate Factory."

"Come with me, and you'll be, in a world of pure imagination ... If you want to view paradise, simply look around and view it," sang Josh Caterer, lead vocalist and guitarist for the band.

By the time Morrissey came out, the crowd was tightly compressed against the stage. We were fluid. If one part of the crowd moved, everyone moved.

People were lifted on top of the crowd and sent forward upon unsuspecting shoulders and heads. Four lucky individuals

bypassed the bodyguards leaping onto the stage to give Morrissey a hug or a pat on the back, as is a popular practice at Morrissey's shows, only to be whisked away by security people. The crowd was loud and

excited.

Some favorite tunes included "The more you ignore me, the closer I get" and "Shoplifters of the World Unite."

At the end of the show Morrissey and the band returned for one encore.

The crowd continued cheering another encore after the band's second time. But no second was given. I guess the altitude smell of Saltair was just too much for Morrissey.



Illustration by Justin Kunz

TODAY

THEATER — DRAMA: "The Storm Testament," based on the popular Lee Nelson novels, will be performed tonight at 7:30 at the Villa Playhouse Theatre, 254 S. Main St. in Springville. The story mixes church history with frontier Native American history. Tickets are \$7 general, \$6 for students. Call 489-3088 for reservations.

THEATER — COMEDY: The Hale Center Theater Orm, 225 W. 400 North, will present Noel Coward's classic comedy "Blithe Spirit" at 8 p.m. It's the story of a man whose dead first wife haunts him and his new wife. Hilarity ensues. The show runs through Nov. 22. Tickets are \$5-\$7; call 226-8600 for more information.

THEATER — MUSICAL: The UVSC Drama Department will present Stephen Sondheim's Broadway hit "Into the Woods" at 7:30 p.m. in UVSC's Ragan Theater. The play features familiar fairy tale characters in a

comical, poignant setting. General admission is \$6.50. Call 227-4893 for more information.

THEATER — SUSPENSE: The Springville Playhouse, 50 S. Main, Springville, will present "Wait until Dark," a classic suspense-thriller, at 7:30 p.m. In the play, a blind woman (played by Audrey Hepburn in the film version, by the way) is stalked by bad guys who think she has their loot. Tickets are \$5 general, \$4 for students and senior citizens, and may be purchased at the door or in advance at the Springville Public Library. Call 489-1067.

THEATER — MUSICAL: "Trail of Dreams," a new musical about the pioneers' trek westward, will be performed at 7:30 p.m. at the Valentine Theater, one block northwest of the Mt. Timpanogos Temple. Admission is \$8.50 in advance, \$10 at the door. Group discounts are available. Call 492-1847 for more information or reservations.

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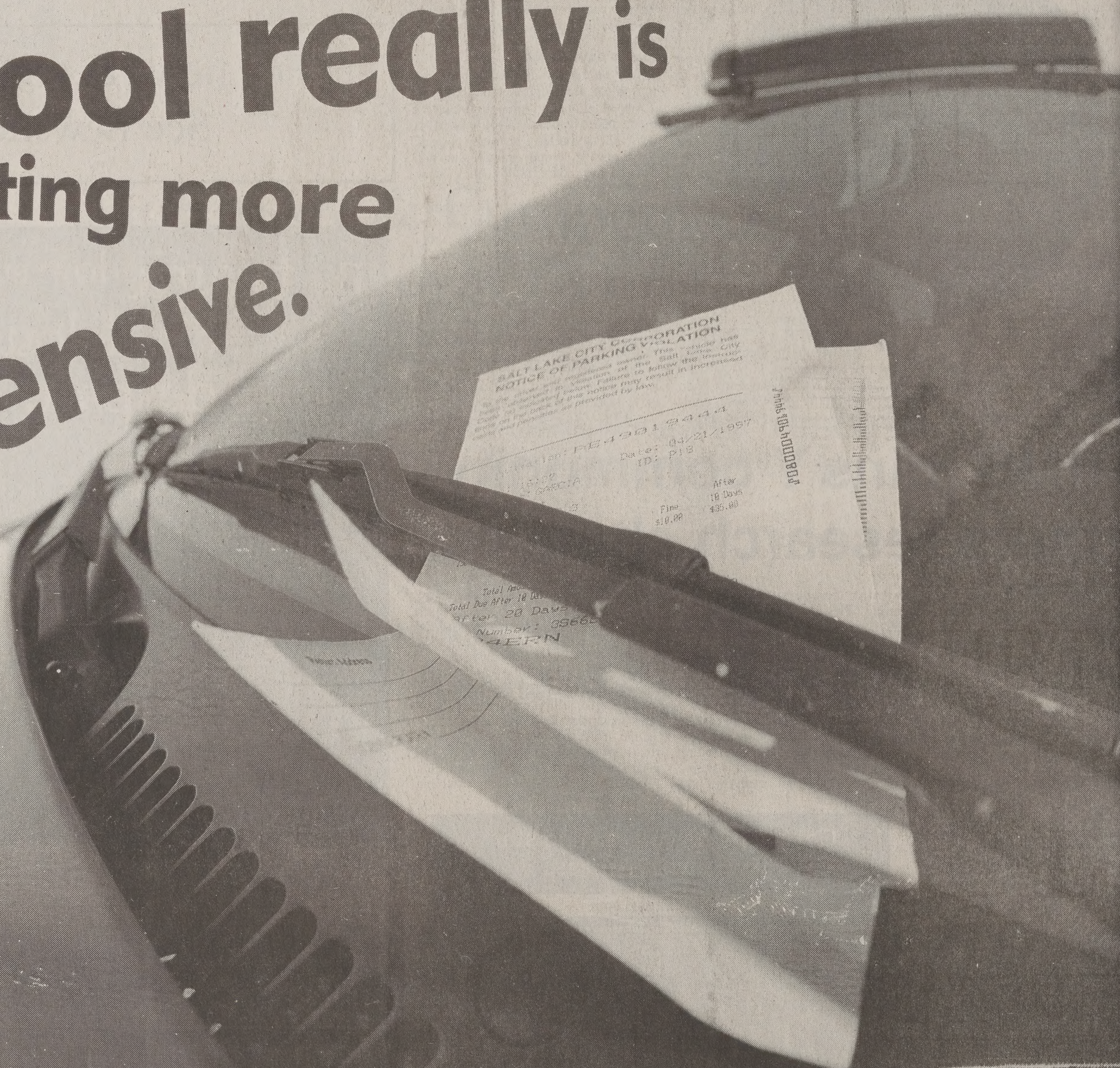
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UTA
Why drive yourself nuts.

The naked truth about Smith's

Will the uproar over the Rodin at the Museum of Art, I'm not sure as no surprise to you writing a column about ice cream specifically, about the Ben & Jerry's situation at Smith's. Ben & Jerry's, as you know, is by far the best ice cream ever created by man, and it's a shame that it's being sold at Smith's without the aid of a sign. It is well-documented that the Israelites loved their figs, and much was that it tasted like a fig. Monkey. Separately, I don't know if Ben or Jerry, but I know they make my taste buds go wild and rejoice. Whenever I go shopping, I buy Ben & Jerry's Peanut Butter Puffs. It's rather expensive, but it's worth it because I only go shopping once a quarter anyway.

It's uncharacteristic of me to blunder off on tangents, but I need to explain why I never write about Ben & Jerry's. It's because I never write about Ben & Jerry's, in turn, is because I'm a lazy, lazy, lazy, and besides, I'm not hungry to cook. If I had the right to know that at 6 p.m. I should not be hungry so I should be eating something before I go to bed would be one thing, but I don't have vision.

Yes, it's such a hassle to go to Smith's. I got lazy to the point that I would only cook food that I could microwave. Then, I got so lazy that I would only cook food that I could microwave at all — I would microwave things out of boxes or from the Bolognese sandwiches also in this category, but only if I had any condiments on them.

I've gotten so lazy that I don't cook, I won't microwave, I don't open packages. I only eat food that is completely ready to eat. Fast food is too much effort, and I'm not about to get off my lazy butt and go pick it up. The only food I eat now is pizza, because it's giving it right to me. They'll give me my credit card number over the phone, which I have memorized, and I can even have to stand up or sit down. Within a year I'll be at Smith's where I'll only eat food if it's put in my mouth and I won't chew it and then massages it until I swallow. I am pretty sure the newspaper articles concerning my death, whenever that is, will contain the words "neighbors," "no odor," and "fire department."

Finally, the conflict in our story was resolved a few weeks ago, when I had a sale on Ben & Jerry's. You recall that over the summer Smith's underwent a major

Wilkinson Center-style renovation, the end result of which was that everything was moved to a different part of the store, and the prices were raised. Maybe they thought we wouldn't notice the price thing. Maybe they hoped that after we'd gone through all the trouble of finding the Pop-Tarts in their new location, we wouldn't realize that they now cost 10 cents more than they used to. That's progress, I guess.

Anyway, while the renovation process was going on, they did their best to make the store presentable, but they occasionally failed. The hours between midnight and 6 a.m. were particularly disastrous, as this was the time that the notoriously prankish Box Pixies would come out from hid-

a box of frozen corn dogs. Well, the aisle that contained the corn dogs was blocked off at both ends, and the corn dogs had not been relocated. I could see them, beyond the barricades, staring out and taunting me from the freezer window. Needless to say, the Box Pixies were of no help. In frustration, I finally just left my cart in the aisle and went to Food 4 Less instead, where I obtained the corn dogs and escaped with minor injuries.

The point of this is to establish that my relationship with Smith's was already less-than-satisfactory, and the Ben & Jerry's incident, which I'm sure I will be discussing shortly, didn't help any.

I'm a member of Smith's exclusive "Fresh Values" club, wherein you give them your name and address and in return you get a card that gets you discounts on selected products, and which also enables them to trace your whereabouts via radar. The card has proven quite handy insofar as it has saved me a great deal of money on products that I would not have purchased at all had they not been on sale.

Imagine my great excitement, then, when I saw an ad in the paper mentioning that Ben & Jerry's was to be on sale for "Fresh Values" members only! The regular price was \$3.09 (\$2.99 before the renovation), but now, for a limited time only, it was going for \$1.99! I was more excited than I have ever been in my entire life. I jumped in my car, Pedro, and sped down to Smith's to take advantage of this fine offer before they thought better of it.

Imagine my great disappointment, then, when I arrived in time to discover that I was not the only one who had been made privy to this juicy tidbit of information. All of the Ben & Jerry's was gone, except for the nasty flavors like Coffee Crunch and Gravel 'n' Mint.

The point of all this, I think, is that I really like Ben & Jerry's ice cream, and that I'm not always completely thrilled with Smith's, and that I really don't care very much whether the museum shows sculptures of naked people or not.

("Snide Remarks" appears Mondays in The Daily Universe. Responses are welcome at eric@du2.byu.edu.)



SNIDE REMARKS

By ERIC D. SNIDER
Lifestyle Editor

ing and strew boxes all over the aisles. Add to this all the construction, and you sometimes had quite a mess. (Of course, it still wasn't as bad as the Food 4 Less late-night scene, where shoppers are regularly maimed by forklifts operated by the guys from your high school auto shop class.)

Anyway (that's the key word in this column), one night during the renovation I went to do my quarterly shopping at Smith's. It was about 2 a.m., but the aisles that were being worked on at the moment had been cleared, and the products had been temporarily moved somewhere else. I had no problem finding anything until I came to an important item on my list: CORNDOGS.

Corn dogs are a major staple of my diet, as they provide important nutrients from two food groups. The outside part provides "corn," from the fruits and vegetables group, and the hot dog itself provides essential vitamins and minerals from the eyelashes and toenails group. I certainly could not leave Smith's without purchasing

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Shannon Henry/Daily Universe

BEEN PLAYING GOALIE LONG?: The Milwaukee Admirals goaltender bangs into one of his own players in an attempt to get back in front of the net during Milwaukee's upset over Utah Thursday. The Admirals took another game from the Grizzlies Saturday.

Grizzlies swept by Admirals

By **CHRISTIAN MARTIN**
Universe Sports Writer

A rematch with the Milwaukee Admirals Saturday night, gave the Utah Grizzlies a chance to avenge their loss two nights earlier and avoid being swept on home ice in a home stand for the first time this year.

The Grizz once again, though, got the short end of the stick as they lost 4-2 in front of 7,312 fans.

"We thought the effort was there tonight, but we're losing a lot of the battles and that's something we can't afford to do," said Utah assistant coach Bob Bourne. "We have to be more physical."

Utah jumped out in front early in the contest when John LeBlanc scored at 9:46 into the first period. The goal ended the Grizzlies power play drought that they had experienced against Milwaukee in the previous game when the Admirals shut down the Grizzlies' nine power play attempts.

The Grizzlies spent much of their practice time trying to improve their special teams, but the power play jinx struck again as Utah would not score again on a power play in the contest.

Mark Visheau tied the game up when he scored on a Milwaukee power play at 16:48 into the second period. Utah had killed 32 straight penalties and hadn't given up a power play goal since Oct. 29 until Visheau found the net.

Milwaukee took its first lead of the game 35 seconds into the third stanza as Jeff Nelson slapped the puck in the net. Jeff Sharples gave the Grizzlies new life just two minutes later when he fired a shot from behind the blue line that smacked the net chords.

With 4:20 to go in the game, there seemed to be some confusion as a number of players were involved in a scuffle on one end of the ice while Milwaukee's Eric Fenton continued skating and put the puck past Utah

goalie Wade Flaherty. This would turn out to be the game winning goal.

Utah cleared the net in the final minute trying to gain a man advantage but allowed their second open net goal in as many games when Joe Frederick slid the puck in the goal with less than a second remaining.

Flaherty stopped 29 of 33 shots on the night but former Salt Lake Golden Eagles goalie Danny Lorenz was too much as he stopped 31 of 33 shots.

The 4-2 score matched Thursday night's final mark as well.

"This team [Utah] was 8-3-1 when we came in and never loses more than 10 games at home each season," said Milwaukee head Coach Al Sims. "To sweep them at home the way that we did, I can't give my team enough credit."

Utah falls to 8-5-1 with the loss while Milwaukee improves to 8-4-0. The Grizzlies face Houston at home Nov. 5.

Cross country team runs wild in Fresno

By **CHRISTIAN MARTIN**
Universe Sports Writer

BYU's cross country teams left little doubt who was in control of the Western Athletic Conference Championships in Fresno, Calif. this past weekend as they swept the field.

The women's team dominated the competition with 17 points and had five of the top seven finishers including the top four finishers, while the men's team took first place with a team score of 46 points.

Other top teams that followed the women's team were Colorado State with 60 points, Rice with 137, UTEP with 150 and Utah with 174.

The closest teams to BYU in the men's race were Utah with 91 points and Air Force with 96 points.

Courtney Pugmire led the way for the Cougars and the rest of the runners in the race as she finished first with a time of 17:15. Pugmire was announced as WAC cross country Athlete of the Year after the race. Following seconds behind Pugmire for the Cougars were Maggie Chan in second place at 17:20, Emily Nay in third place at 17:22, Kaisa Monahan in fourth place at 17:23, Elizabeth Jackson in seventh place at 17:45, Tara Haynes in eighth place at 17:46, and Julie Orton in 11th place.

Haynes was named WAC Freshman of the Year with her performance. Freshman Sharolyn Shields and Emily Lawson placed 12th and 16th respectively.

"I'm really excited about how our team is running at this point in the season," said women's head coach Patrick Shane. "To go one, two, three and four in a championship is total domination." Shane was named as WAC Coach of the Year.

Brandon Wilding was once again the top finisher for the men's team as he finished fourth overall with a time of 24:58. UTEP's Damian Kallabis took first place in the men's meet.

Men's soccer team picks up 2 wins in California

By **DAVID FUHRMAN**
Universe Sports Writer

The BYU men's soccer team left California licking its chops after devouring Division I teams Cal-Poly San Luis Obispo and Cal-Berkeley on consecutive nights. The Cougars escaped from San Luis Obispo with a 1-0 win on Friday night, and then beat up on the Cal Golden Bears 6-2 on Saturday night.

BYU was on its first real road trip since August, but the game against Cal-Poly felt a lot like Provo for the team. The LDS Institute at the university brought a large crowd to the game before holding its Halloween dance that night, and that may have been an important factor in BYU winning the game.

The only goal of the game came about 40 minutes into the game, when junior midfielder Jeremy Humphries took a cross from freshman forward Nathan Lowe about 18 yards out, dribbled past a defender and put the ball past the Cal-Poly goalie. "That was a pretty impressive goal, especially when you consider the goalie was an all-conference selection last year," said head coach Chris Watkins.

After the goal, the Cougars tried to fend off the Cal-Poly attack, and were successful largely because of the senior goalie tandem of Matthew Bond and Brian Jolley. "It was a pretty even game back and forth, but we were able to hold on," said Watkins. "It was pretty tight, that's for sure."

It's games like these that BYU really looks forward to Cal-Poly is a school with a Division I soccer program, and BYU, a club team with no scholarship opportunities for soccer, loves competing against scholarship players. "I think it gives the players a little added incentive to play their best," Watkins said.

But it was Saturday night at Cal-Berkeley that was a real measuring stick for BYU. This was the same team that tied BYU 3-3 at home earlier in the year, and yet the Cougars held a 3-0 advantage at halftime and never relinquished the lead in this one. Six different players scored goals for BYU, three of which were freshmen. "That was one of the differences in this road trip is that the younger guys didn't just come in and try not to make mistakes, but they really contributed to the victories," Humphries said.

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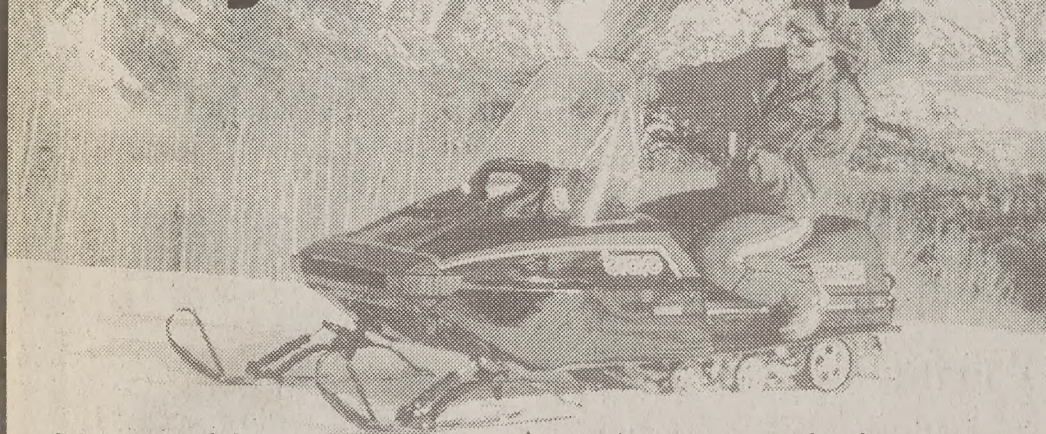
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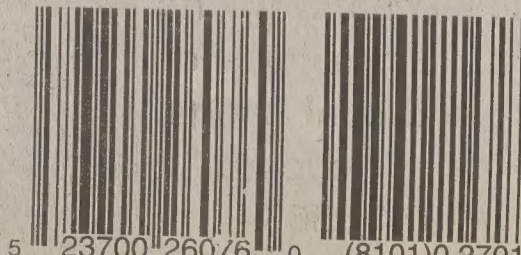
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File photo

HEESE: The women's volleyball team sends a spike through Colorado State defense during the Cougar's victory Oct. 2. The were unable to duplicate the performance at CSU Saturday.

Volleyball team splits weekend road games

ROSEMARY LARSEN
Universe Sports Writer

A very easy win against Wyoming gave BYU's fifth-ranked women's volleyball team a tough upset victory, losing to 19th-ranked Colorado State.

African middle blocker Amy Michaelis exploded for 16 kills and led the Cougar team to a 15-2, 15-4 victory over the Rams Friday night in Laramie. Michaelis added 10 digs and a .538 percentage to her stats for the game.

The Cougars' middles dominated the game with senior Rachel Greene hitting eight kills, hitting .667 and six blocks. While Helen Michaelis had six blocks on the out, freshman Melissa Layton recorded three and Heather Whittaker had two in just one game.

The Cougars' defense shone as it blocked 7 blocks and 58 digs in just one game. Andrea Petrilli led BYU with 12 followed closely by the girls, with a 14-10 record, the team and had only seven wins.

Michaelis has recorded 20 or

more wins in a season with a record of 20-4.

The fifth-ranked Cougars then moved on to put their perfect 10-0 WAC mark to the test against Colorado State Saturday in Fort Collins, where everything worked for the Rams and nothing worked for the Cougars. CSU prevailed in four games, 15-8, 3-15, 15-11, 15-6.

"We ran into a very hot team today," Michaelis said. "They played very well and we didn't play well at all."

Michaelis said she was expecting a very competitive match, especially from CSU's seniors Rainie Rogers and Judy Rexroth. "They have a very strong offensive team and their seniors are going to come out fired up to try to beat the Cougars in their last chance at their place," Michaelis said. CSU pulled it off, holding the Cougars to an overall hitting percentage of .166, far below their .293 percentage for the season.

BYU had a strong game defensively with 16 team blocks and held Colorado State to .209, also well under the Rams' .300 1997 percentage.

Gant paced the Cougars, recording 24 kills, hitting .364 and logging 12 blocks.

The loss drops BYU to 20-5 for the season, 10-1 in the WAC Mountain Division. Colorado State is 21-3 for the year and is tied with BYU for the Mountain Division lead at 10-1.

The Cougars return to Provo for their final WAC home matches Friday and Saturday when they host UNLV and Air Force.

Women's tennis finishes strong

DAVID FUHRMAN
Universe Sports Writer

Weekend when treats and prizes were given, the BYU women's tennis team home from Nebraska with more than their average trick-or-treat. The Lady Cougars assured themselves of at least two championships in the Halloween weekend tournament and four players qualified for the competition on Saturday.

The 19th-ranked women's team had a fruitful weekend in Omaha, where two singles players were crowned champions of the Rolex Region VII Championships, and a BYU team is in the finals of the event as well. Adrien Jenkins and the Parkinsons were named the doubles champions of the singles bracket of the event. With the victory, they qualified to play in the national tennis championships next week.

A good day of tennis today, with very strong performances in the doubles rounds," said head coach Adrien Jenkins. "Adrien, Holly and the Parkinsons all played extremely well."

Jenkins advanced to the semifinals of the doubles competition, which will be held on Monday. The team does not participate

Cougars embarrassed in UTEP debacle Saturday

By SCOTT BELL
Universe Sports Writer

Miserable.
Pathetic.
Inept.
Stagnant.
Streak-ending.

Any one of the above words aptly describes the performance of BYU's offense Saturday night against UTEP in El Paso.

After driving downfield for a field goal on the opening drive, BYU spent the rest of the night being manhandled by UTEP, eventually falling 14-3.

Just how bad was it?

The Cougars' failure to find the end zone ended a 138-game streak of scoring at least one touchdown. That translates roughly into a 10 year streak of scoring at least one touchdown every game, and it ended Saturday night.

Earlier in the day, Rice lost to SMU giving BYU sole possession of first place in the Mountain Division of the WAC and a clear road to the WAC Championship Game. Even with that motivation, the Cougars mustered only 226 yards of total offense and 0 yards rushing against the Miners.

And all this came against UTEP, the same team that lost to Utah 56-3 Sept. 20. The same team that BYU had beaten 10 years in a row.

With the loss, BYU fell into a four-way tie for first in the Mountain Division with Rice, New Mexico and

SMU. But a WAC title may be looking too far ahead. The loss put BYU's chances for a bowl appearance in serious jeopardy. Games against New Mexico and Utah still loom in the future.

Any momentum the Cougar offense generated in the second half against TCU a week ago came to a screeching halt against the Miners.

Last week's miracle worker, freshman quarterback Drew Miller, learned just before game-time he would start in place of the injured Paul Shoemaker. With both Shoemaker and Kevin Feterik unable to go, the offensive burden fell to Miller.

The game started optimistically enough. Miller hit Dustin Johnson with a screen pass on the opening play of the game that turned into a 55-yard pick up.

On the next play, Miller nailed Margin Hooks for another first down. Three plays later, Brian McKenzie rumbled 3 yards to the Miner 10-yard line for BYU's third first down of the drive. From there, the drive stalled, and Owen Pochman came on for a 21-yard field goal to give BYU a 3-0 lead.

Unfortunately for the Cougars, after picking up three first downs on the opening drive, they would only garner four in the remainder of the game.

UTEP took the lead for good with 13:04 to play in the second quarter. Rocky Perez had a one-yard touchdown plunge that gave the Miners a 7-3 lead. UTEP scored the game's final

BYU fell into a four-way tie for first in the Mountain Division with Rice, New Mexico and SMU.

Women's soccer wins and loses on California trip

By LESLIE ARMSTRONG
Universe Sports Writer

The BYU women's soccer team's performance over the weekend was both sweet and sour.

The Cougars tasted the sweetness of victory with a 3-2 overtime win over Cal Poly San Luis Obispo Thursday night, but went away with a bad taste in their mouths following Saturday night's 3-2 loss against Pacific.

The Mustangs came out strong taking the lead with a goal just 30 seconds into the game. However, BYU was quick to retaliate with a goal by Forward Shauna Rohbock 12 minutes later.

The 1-1 tie was held throughout the first half and not broken until Cal Poly scored another goal shortly after beginning the second half.

Defender Athelia Graham tied the game again with a second Cougar goal twenty minutes later. The goal was scored from a shot taken by Graham just outside the goalie box.

Freshman Kim Lowe said the entire game was intense. "It was a really good game. They were playing hard, and we were, too. It could have gone either way."

The intensity was certainly present when regulation time ended and the Cougars and Mustangs went into sudden death overtime with a 2-2 score.

But it only took nine minutes for the Cougars to score a final goal and another victory. The winning goal was scored by midfielder Maren Hendershot.

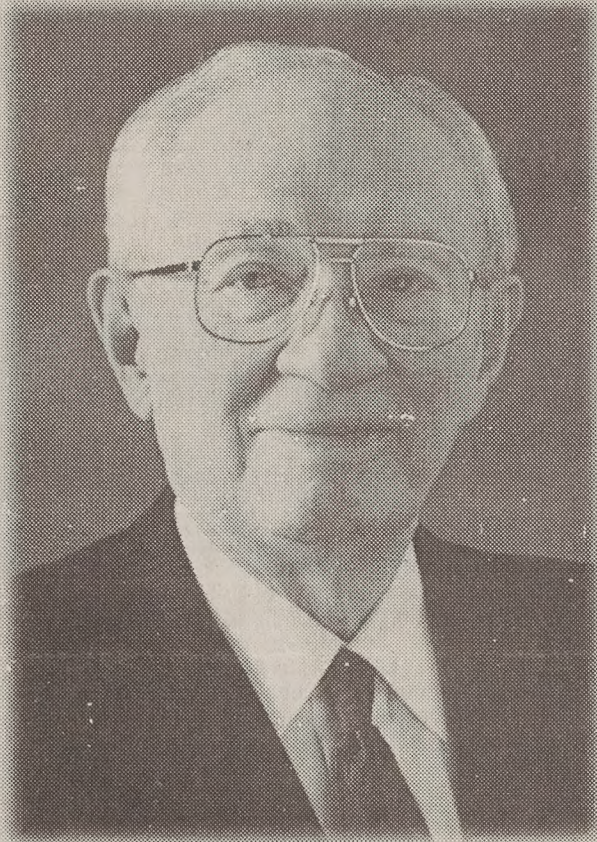
After Thursday night's victory the Cougars travelled to Stockton, Calif. where they lost their final game of the regular season against the University of Pacific.

Coach Rockwood said the team simply did not play well enough to win. She said the Cougars didn't come out very strong in the first half and were not able to pull it together until the second half. But that was too late.

BYU scored two goals in the second half to tie the game at 2-2, but that wasn't enough for a Cougar victory. The University of Pacific planted the ball in the net with only 45 seconds remaining in regulation to bring the score to 3-2, and the Tigers held the Cougars for the final seconds to capture the victory.

BYU is 17-2 for the 1997-98 season and in first place in the Pacific Division of the WAC. The Cougars travel to Dallas this week where they begin WAC Championship play against TCU Wednesday at 1 p.m.

DEVOTIONAL | Tuesday, November 4, 11 a.m., Marriott Center



President Gordon B. Hinckley

President Gordon B. Hinckley was ordained and set apart as the 15th president of the Church on Sunday, March 12, 1995.

President Hinckley had earlier served 14 years as a counselor in the First Presidency and as a member of the Council of the Twelve Apostles for 20 years before that. A Salt Lake City native, he graduated from the University of Utah in 1932 and subsequently served a two-year mission to Great Britain.

He was called as a member of the Sunday School General Board in 1937, two years after returning from his mission. For 20 years he directed all Church public communications. In 1951 he was called as executive secretary of the General Missionary Committee, managing the entire missionary program, and served in that capacity for seven years. He was president of the East Millcreek Stake when he was called as an Assistant to the Council of the Twelve Apostles on April 6, 1958.

His Church leadership duties have taken him around the world, and he has dedicated more temples than any other leader in Church history. President Hinckley has written and edited several books and numerous manuals, pamphlets, and scripts.

In addition to his Church duties, President Hinckley has been active in community and business affairs, serving as chairman and board member of a number of business corporations. He has received educational honors including the Distinguished Citizen Award from Southern Utah University, the Distinguished Alumni Award from the University of Utah, and honorary doctorates from Brigham Young University, Westminster College, Utah State University, the University of Utah, and Southern Utah University. He has received the Silver Buffalo Award of the Boy Scouts of America.

President Hinckley and his wife, Sister Marjorie Pay Hinckley, are the parents of five and grandparents of 25.

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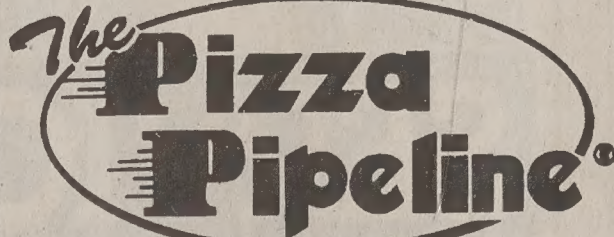
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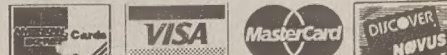


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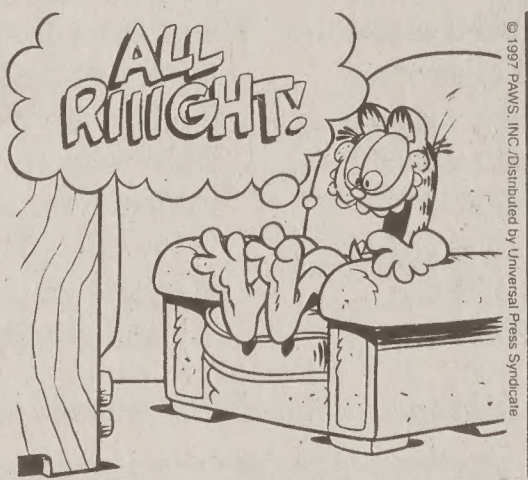
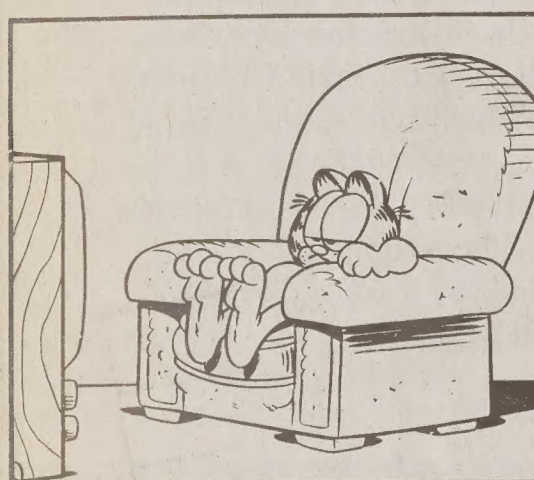
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Stocks, investing explained

By CARMEN COLE
Associate Copy Chief

Stock market is confusing to anyone, but a little background may help you to better understand the world where money changes hands, its recent crashes and recovery.

eduStock website, at advanced.org/3088/stockmarketing.html, explains the market with six steps: 1. The Beginning, How it started, 2. Mutual Funds, Rules, Crashes and Trends.

Stock introduction states that the American Revolution, the government needed money to run wartime operations. One way this was by selling bonds.

pieces of paper a person buys for a certain price, known as a bond. Over time, they change their value for a profit. Bonds, the nation's oldest securities, are sold to the public by the government or by companies to raise money. In the early days, they were sold off by a company.

er wanted to buy it. Street was becoming a major market for these transactions, and in 1792, a group of men signed an agreement to form the New York Stock Exchange.

They agreed to sell shares of companies between themselves and to charge people commissions, or fees, to sell for them. They met at 40 Wall Street in New York City.

As they grew they later moved to what is currently the New York Stock Exchange.

Today, the website, the NYSE, says "all play a part in the national economy."

Stock market affects the economy, and the money people put into it.

only thing that keeps going. The vast majority of money for small companies comes from middle-class America."

Poduska, associate chair of the Family Science Department, specializes in family financial planning.

Poduska said the goals of investing are to develop a means of earning passive income, ... counter the effect of inflation, and to fund long-term goals such as college (and) retirement."

Poduska, a branch manager for Schwab & Co., Inc., said the crash was a combination of factors that led to the crash in Hong Kong.

"You've probably had a lot of people who have been, more or less, lulled into a false sense of security. It was inevitable for some people to have a lot of institutional money that was probably looking for a place to put their money."

Poduska said the crash here was the dramatic drop in the market that definitely influenced the crash here.

Poduska said Charles Schwab's customers were worried about the crash, and he took samples it took from its customers.

Poduska said for me to give you an overview of the investing world. (But) from a general standpoint, you see a lot of people that have invested long-term and see it as a bump in the road.

Poduska said a lot of it comes down to the average investor is probably more educated than the average investor was even five years ago.

Poduska said everything is that immediacy with the online computer system. The era, gets the information to you immediately so there's no room for rumors.

Poduska said there's no room for rumors until they can pull it up and look at the information just like any-

body else," he said.

Still, there is always a risk whenever you invest money.

"The thing of investment is it must always be money you can afford to lose. With investments, there's always a possibility of losing your principle (your initial investment). You invest after you have taken care of the security of the family," Poduska said. "In most cases, investment comes after you have life insurance, after you have medical insurance, shelter taken care of, a home."

How much to invest and where depends on the individual's personality, he said.

Some people may not realize there are more places to invest than the stock market — an investment with high risks but also higher returns over long periods of time.

"It's the only thing that keeps America going. The vast majority of capital income for small companies comes from middle-class America."

— Bernard Poduska,
associate chair of BYU's
Family Science Department

investments. The portfolio can be put together based on risk levels ... in accordance to the nature of the investment," Poduska said. "In most cases they're looking at balancing."

An investment portfolio consists of all the investments a person has. A diversified portfolio is safer than just investing in one stock or one bond because you have a variety of investments at varied levels of risk, according to your needs and goals.

"When bonds go down, stocks usually go up; get a balance. It gets you through the highs and lows," Poduska said.

Bowler said the amount of diversification depends on the amount of risk you're willing to take, the amount of money you have to invest, when you might need the money (in three years or 30 years?), your tax bracket, annual income and expenses.

"There's no one right answer ... Everybody's an individual and ... should set up a portfolio to help that individual meet their goals," he said.

For first-time investors, Poduska suggests choosing a stock with a risk level with which you are comfortable, then pretend you invested \$1,000 in three or four areas and follow the market to see how you would do over a six-month period.

"The illusion is that the market is always up. Mutual funds are fairly safe because you have a huge fund that is

being diversified for you. (But) if you (invest) long term, then you can afford a higher risk," Poduska said. "Do a little research, follow Wall Street; ask 'What do I think is doing well?' and see how close it is to the real world."

Bowler said students could go to a broker, discuss investment options and talk about what you're trying to accomplish, whether it's the saving for the down payment of a new home or investing for retirement.

"(People) should invest in things that they are comfortable with the amount of risk that they take. The most important thing is to get started," Bowler said. "If that's a small amount, then you start with that and you try and dedicate a small amount to it every month or every week — however you want to do it — but discipline yourself over a long period of time."

But, he said, if you have absolutely no money, then, of course, you can't invest. The time when you can come later; maybe it's after college, when you set aside 10 percent of your income into savings and/or other investments.

If you decide to invest, you can always do it on your own to avoid brokers' commissions and load fees — which come from the costs of managing your investments.

If you invest through a broker, be sure to ask what fees you will be paying for their services. Bowler said brokers are required by law to tell you what fees you will be paying, but it's always safe to ask.

Investing on your own avoids commissions, but investing without knowing what you are doing is very risky.

"The advantage of no-load is no commission, but what you're paying that commission (for) is that broker's expertise," Poduska said. "It's a very good learning experience not going with a broker, but there's a risk factor."

"For the general masses, that's not the way to go, just because of the time ... and the knowledge that it takes to be able to make money doing that," Bowler said. "That doesn't mean it's a bad strategy; it's just not for everybody. Investing long term and looking at it, never changing, isn't the smartest thing either."

"You've got to keep tabs on what you're doing because the market does change. And that doesn't mean that you change your portfolio every three months or even every three years, but as your needs change, you do have to re-evaluate what you're doing and (ask) 'Is it still going to help reach the goals that you now have?'"

"Just be aware that any investment is a risk," Poduska said. "You can gain some profits or lose everything."

For more information on investing and other money subjects, visit gopher://gopher.gsa.gov:70/11/cic/mon ey.

GLOSSARY

AMEX = The American Stock Exchange, Inc.

BLUE CHIP = the highest and best shares to buy. Comes from poker, where a blue chip is the most valuable

BROKER = the person who can order stock to be bought or sold

CLOSE = the final price of the stock at the end of the trading day

COMMISSION = the profit that a broker gets every time you buy or sell a stock through him or her

DOW JONES AVERAGE = a market indicator that averages 65 stocks in 3 different categories to determine how the market as a whole is doing.

GOING PUBLIC = when a company puts their stock up for sale

HIGH/LOW = the highest or lowest price of the stock during the trading day

MARKET TREND = the upward or downward movement of a market for six months or more.

NYSE = The New York Stock Exchange

PORTFOLIO = a collection of stocks that is owned by an investor

SEC = Securities and Exchange Commission

STOCK CERTIFICATE = the actual piece of paper that is evidence of stock ownership

STOCKBROKERS = a broker that in addition to taking orders, also offers advice on investing

Graphic by David Regnier

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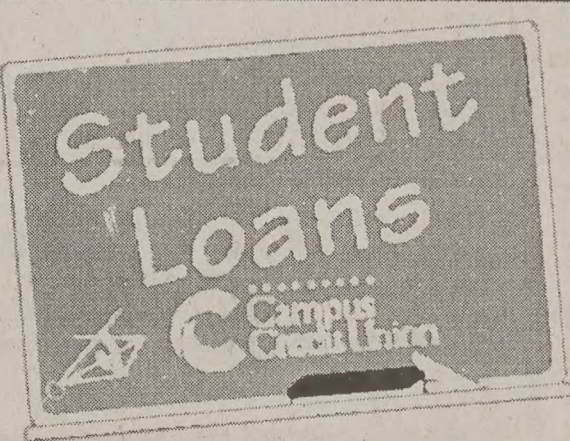
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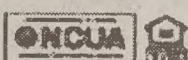
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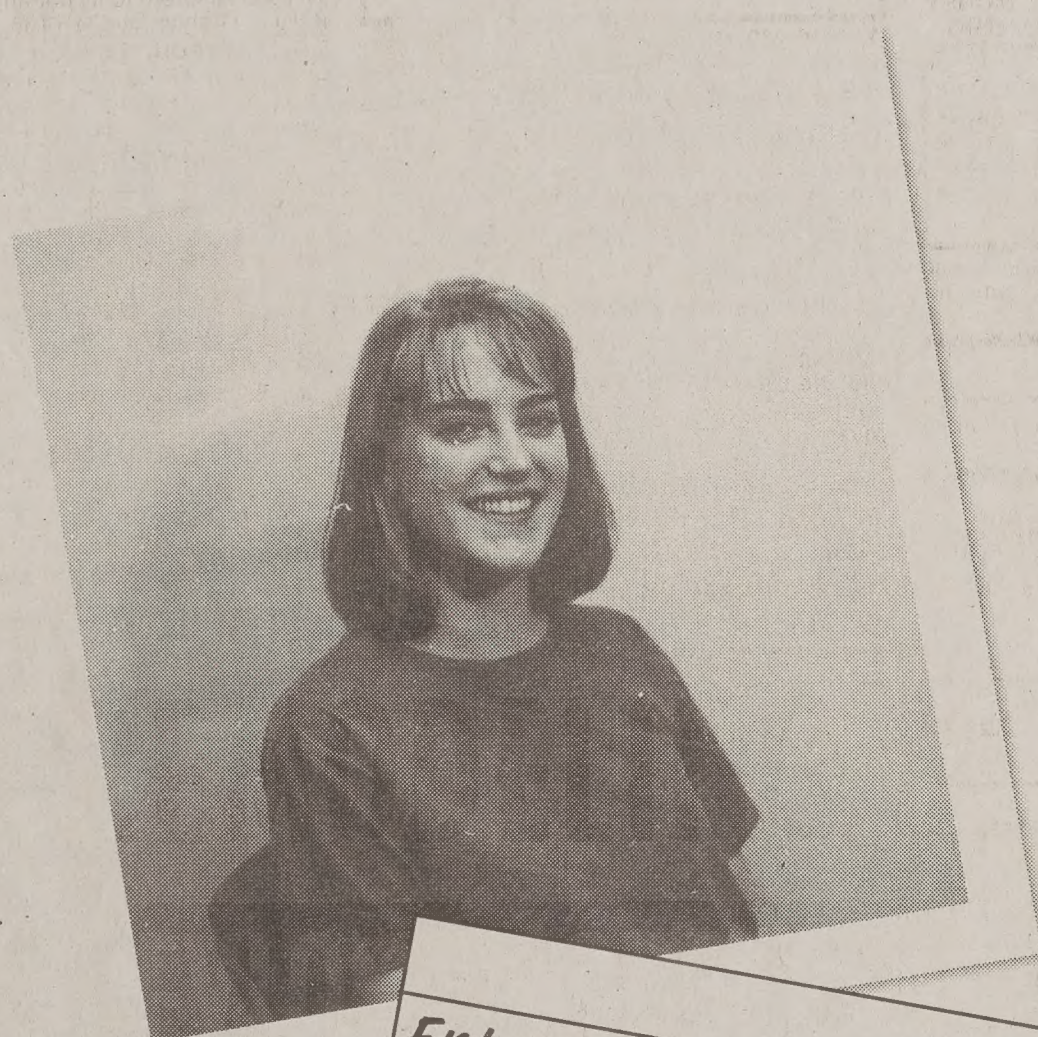
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Crossword

Edited by Will Shortz

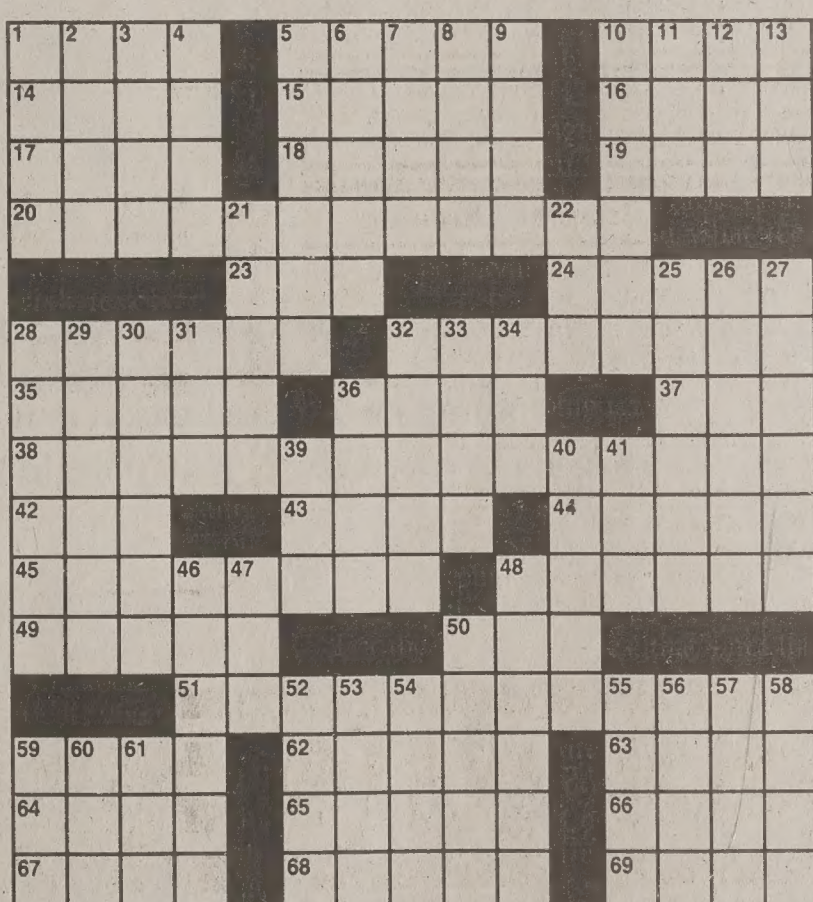
No. 0922

32 Reddish-brown horse
35 Copper, e.g.
36 Greeting at sea
37 Hush-hush govt. group
38 Highly pleased with oneself
42 Afternoon hour on a sundial
43 Info
44 Country singer Crystal
45 Garbage-marauding critters
48 Present and future, e.g.
49 Borden's cow
50 Forbid
51 Bonkers
59 Opposite of all
62 Perch

63 "— to leap tall buildings ..."
64 Skunk's defense
65 TV duo Kate and —
66 Carbonated drink
67 Overhaul
68 Bread maker
69 Trial balloon

DOWN

1 Mideast ruler of years past
2 Small amount
3 Dud
4 Office fill-in
5 Actress Hedy
6 Vast chasm
7 Novelist Janowitz
8 Suffix with poet
9 One of Columbus's ships
10 Two-pointer
11 Cobbler's tool
12 Feathered stole
13 Shade tree
21 Submit
22 Four Monopoly properties: Abbr.
25 Pesters
26 Biceps, e.g.
27 Belmont
28 Sovereign's domain
29 Antenna
30 Zeno and others



Puzzle by Gregory E. Paul

31 Fraternity "T"
32 Cowboy's wear
33 Aspiration
34 Hurricane's center
36 "Unto us — is given"
39 Fuss
40 60's rocket stage
41 Soup container
46 Roman orator
47 Poet's preposition
48 Sampler

50 Count of jazz
52 Lebanese, e.g.
53 Defender of Dreyfus
54 Egg part
55 Wear well
56 Mitch Miller's instrument
57 The "O" in R.E.O.
58 Peachy-keen
59 Neither's partner
60 "— to a Nightingale"
61 Doze (off)

Answers to any three clues in this puzzle are available by touch-tone phone: 1-900-420-5656 (75¢ per minute). Annual subscriptions are available for the best of Sunday crosswords from the last 50 years: 1-888-7-ACROSS.

Congress shifts fund-raising investigation to House

Associated Press

WASHINGTON — Congress' campaign fund-raising investigation now shifts to the House, after Sen. Fred Thompson suspended his hearings and announced they will end, as scheduled, this year.

But the suspension by Thompson's Senate Governmental Affairs Committee does not mean the end of scrutiny for the Clinton administration or officials of the Democratic and Republican parties.

Democrats, for example, pledged to release details of Republican wrongdoing in a report early next year.

"It is no coincidence that open hearings ended just as investigators and news reports uncovered improper Republican campaign activities," the Democratic National Committee said in a statement after Thompson, R-Tenn., announced his move Friday.

The campaign fund-raising investigation by a House committee has just begun its hearing schedule. The committee has avoided setting a cutoff date, which Thompson said allowed White House officials and others to run out the clock on the Senate by stalling production of key materials.

"There is no clock to run here. In fact, the Government Reform and

Oversight Committee will hold hearings during the congressional recess," said Rep. Dan Burton, R-Ind., the committee chairman.

In addition, the Justice Department is conducting a criminal investigation and four inquiries that could lead to independent counsels - possibly involving President Clinton and Vice President Al Gore.

Thompson was forced to halt his probe on Friday after Senate Majority Leader Trent Lott refused his request for more time. The hearings had tested the patience of other Senate GOP leaders, none of whom supported extending the proceedings when asked by Lott in a private meeting Tuesday, several Republican senators said.

Opposition to the extension was overwhelming among rank-and-file senators, as well, according to Thompson.

"I can count as well as the next guy," he said, noting it would take 60

just with Democrats. Several Republican senators - some speaking publicly - also have opposed the Dec. 31 cutoff date for the investigation, which was imposed initially to get Democratic votes that allowed the

probe to get started.

Thompson received no sympathy from Democrats, who except for three days of hearings were virtually shut out of time to present evidence of alleged Republican wrongdoing.

Sen. Robert Torricelli, D-N.J., one of the most vocal Democratic critics on Thompson's committee, said the hearings collapsed on a faulty foundation of "exaggerated charges and false leads."

Sen. John Glenn of Ohio, the committee's ranking Democrat, said details of Republican wrongdoing would be released in a report early next year.

Thompson left open the possibility of recalling the committee this year if

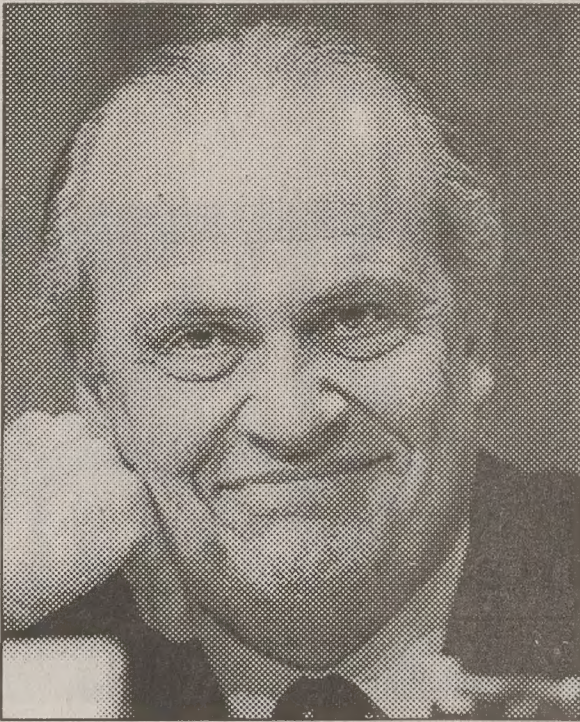
more details surface, a position he said Lott supports. Lott's "attitude is, if there are matters that need to be pursued it ought to be extended," Thompson told reporters.

But reopening the hearings is likely to face significant obstacles. At a meeting of Republican senators earlier this week, according to three sources, leaders expressed concern that the hearings have not produced a blockbuster disclosure or proven the GOP's most serious charge - that the Democrats allowed the Chinese government tried to influence the 1996 presidential elections.

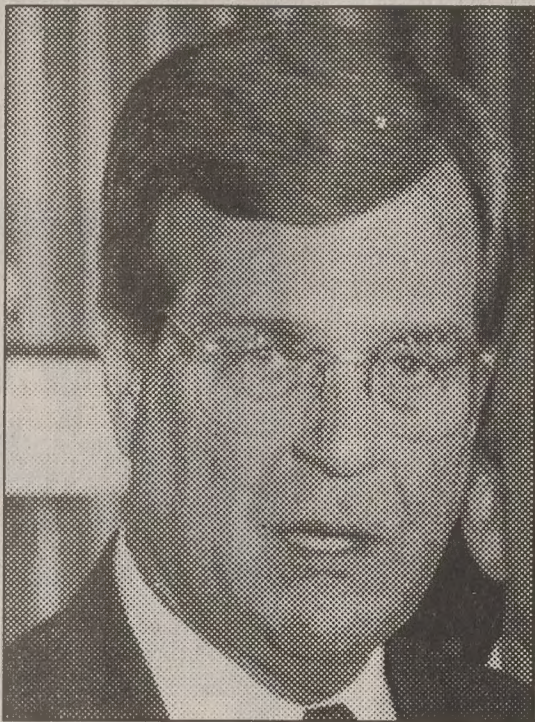
But Thompson said White House stalling tactics, witnesses who asserted their Fifth Amendment right against self-incrimination and those who fled the country all worked against the committee breaking new ground.

He insisted the accomplishments were significant, because the committee "pulled back the curtain" on how the administration and the Democratic Party pressured individuals and groups to make political donations.

Thompson also said the hearings played a role in convincing the Senate to have a vigorous debate on campaign finance reform and to schedule votes next spring.



FRED THOMPSON



TRENT LOTT

votes in the 100-member Senate to break a certain Democratic filibuster if a proposed extension reached the floor. He said Lott "can count as well as I can."

But Thompson's problem is not

Habitat for Humanity, family break ground for wheelchair-accessible home in Orem

By TANYA SMITH
Universe Staff Writer

Joshua Taylor's smile could not have been any bigger. Perhaps the 4-year-old knew what was happening around him. As his family broke ground for their eighth home on Thursday, a handicapped-accessible home funded by Habitat for Humanity, the child, carried by his father, applauded.

The Taylor's Orem home is the first handicapped-accessible house to be built by Habitat for Humanity in Utah County. Habitat, a worldwide ecumenical organization that has built 50,000 homes. One of the aims of Habitat for Humanity is to eliminate low-income housing. For the Taylor family, Habitat has provided an affordable home where Joshua can move around comfortably.

Born with spina bifida, a paralyzing condition caused by an incomplete closure of the spinal column before birth, Joshua has to be carried in and out of his current home by his family, before being set back in his wheelchair. The new home, which will be built partly with labor from his family,

will have ramps and wide hallways.

"We've been trying a long time to get a house," said Wyman Taylor, Joshua's father.

"But we've never been in a position to buy one. We're not just getting a house. We're getting a home with a lot of love that's going to be really nice to keep with us for a long time," Wyman said.

Stella Welsh, mayor of Orem, also spoke at the groundbreaking ceremony. "I can't tell you how excited we are about the project," she said. "This is the second Habitat for Humanity home we have in Orem, and it's been a long time since the first one."

Dave Dominguez, past president of Habitat, opened the ceremony with the song "If I Had a Hammer." "If each of us in the world pounds a nail," he said, "then we can do wonderful things."

Dave Gardner, president of the Utah County Habitat for Humanity, said that each home is paid for by the family in monthly payments of \$200 to \$300, with the price home amounting to \$40,000 or \$50,000. No interest is charged to the homeowners, who put

EL NINO from page 1

"(El Nino) is being blown way out of proportion. It may not have much if any effect on the weather."

While most of the media has been predicting a wetter winter, El Nino could have exactly the opposite effect he said.

Wilensky said current indicators of the winter weather pattern showed that El Nino might bring drier weather.

"So far California has been drier and warmer than normal. If this persists through the winter, then the predictions will be totally wrong."

Jim Tracy, lieutenant for the Emergency Services Division for Utah County, said there are two possible scenarios.

"We will either be drier and warmer or wetter and warmer. El Nino causes a warmer weather pattern to occur. We could be spared the heavy rains, (or) we could be drier," Tracy said.

Both Wilensky and Toronto pointed out that there have been winters that are wetter than normal that have nothing to do with El Nino.

"There are a lot of other climatic factors besides El Nino. Last year we had an awful lot of snow in the mountains, but El Nino hadn't developed yet," Toronto said.

Wilensky said that often local variations in the weather pattern will overpower the effect of the global circulation pattern, which is what El Nino is.

When asked if the recent blizzard that swept through Colorado and Nebraska had anything to do with El Nino, Wilensky said there may have been a bit more "tropical feed" that may have helped the precipitation amounts, but there was no direct correlation.

"Due to more convection (thunderstorm activity) along the tropics, this may have helped transform moisture and enhance precipitation amounts somewhat."

"Everything in weather is interconnected, but that is about the extent of it. This (blizzard) could have happened any year. It's a big storm, not an everyday event. It came early, but it is by no means unheard of," Wilensky said.

One of the biggest indicators of possible flooding in the spring is the amount of rainfall during this time of year.

"The rain that we are getting now indicates how saturated we will be. How much rain we get now before the freeze, a lot of snow and then warm temperatures in the spring are the three major factors that will generally produce flooding and high runoff," Wilensky said.

According to statistics from the National Weather Service, September

ended what was one of the most active monsoon seasons in Utah for many years. And the rainfall amount in Southern Utah was "truly awesome" - two to three times the normal rainfall in September.

Flash flooding was also widespread in Southern Utah. The remnants of Hurricane Nora, which hit Southern Mexico, had an impact in the state on the 25 and 26 of September.

According to Toronto, the amount of September rainfall was due to El Nino.

"We got a lot more impulses of moisture coming up from the south, this was a result of warm water coming off the coast," Toronto said.

However, Tracy said the amount of precipitation that Utah has had so far is nothing to be concerned with. "It will depend on how much (rain) we will get in the next 30 days."

If Utah does experience a situation similar to 1983-84, Tracy said flooding will not be as extreme.

Tracy said since 1984, the state has been making preparations for future floods, which include dams, catch basins and rain gutters.

"(Utah county) is in pretty good shape. We have stockpiled over a hundred-thousand sandbags to be ready to be sent to cities in case of flooding," Tracy said.

Other business and state offices, while aware of El Nino and its possible effects, are waiting for the amount of precipitation in early winter.

Clyde Naylor, head of Public Works in Utah County said he wasn't sure what El Nino was going to do to the state.

Public Works is in charge of snow removal off public roads. Naylor said if there is more snow than normal, then the department will invest in more salt to clear off the roads.

Some ski resorts are also biding their time. Stacey Zerrenner, communications manager for Park City Mountain Resort, said the managers there have taken El Nino into consideration.

"We could have an unusually high snow year, or an unusually low snow year. It is just a flip of a coin; we are keeping our fingers crossed, hopefully the storms will keep rolling," Zerrenner said.

According to Norm Ashford, regional manager of the National Flood Insurance Program, inquiries into flood insurance have been four to five times the normal level.

"People are starting to check," Ashford said. "We even had someone from Moab who heard about El Nino and wanted to see if he should get (insurance). What can flood in Moab?"

Violence leaves some Algerian children homeless, orphaned

Associated Press

SIDI MOUSSA, Algeria - Some Algerian children are dirty, their hair is matted and their faces covered with bug bites and scratches. Last year, three of them were murdered by a band of Islamic extremists ending their mother's life with a knife in the throat.

For the nine Mebarki children who range in age from 6 months to 12 years, the past year has been a nightmare. They live in a single room in a cavernous shanty town center vacated after French forces destroyed parts of it.

Some 75,000 people have been killed since Algeria's Islamicist insurgency began in 1992. But many more have been killed in the past year, including a double trauma, losing several family members in a single slaughterhouse then their homes.

The massacres and rape have killed since Algeria's Islamicist insurgency began in 1992. But many more have been killed in the past year, including a double trauma, losing several family members in a single slaughterhouse then their homes.

The living victims "haven't" seen everything from one day to the next. They said Cherifa Kheddar, who co-owns a group to help survivors. Her husband and sister were killed in a bombing in 1996 attack.

Kheddar's organization, which is trying to help 9,000 Algerians in the Mitidja region, said authorities provide financial aid for victims of terrorism, but find many victims must make their way through the bureaucracy - a very easy task for traumatized survivors. Many of whom are illiterate.

Some don't even know what exists. Or, in the chaotic aftermath of brutal tragedies, they just peek through the cracks.

Women have advantages men don't, when starting their own businesses.

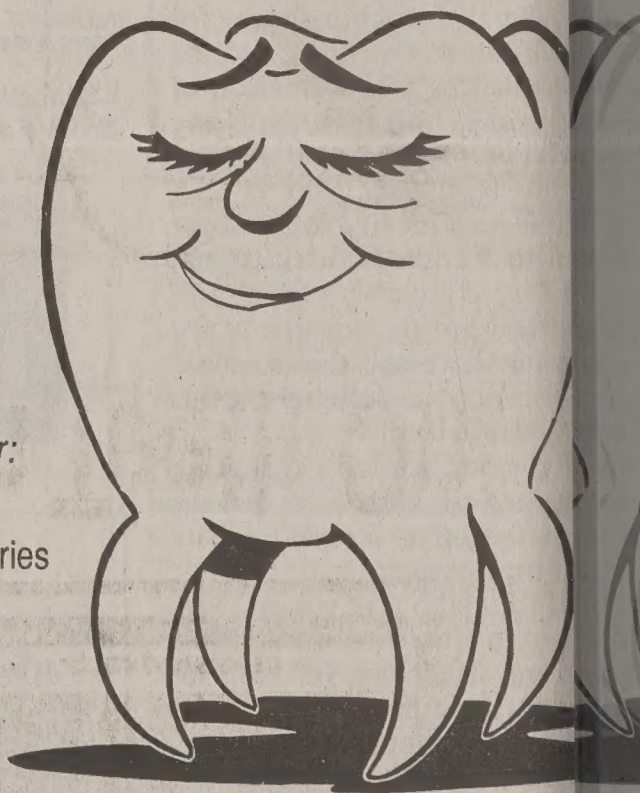
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